

Underserved Area Growth Trends 2000 - 2003 By Year

Membership Growth Trends

Region	2000			2001			2002			2003		
	UA FCU	All FCU	Difference	UA FCU	All FCU	Difference	UA FCU	All FCU	Difference	UA FCU	All FCU	Difference
1	2.76%	0.76%	2.00%	6.30%	1.23%	5.07%	7.73%	2.96%	4.77%	7.15%	2.20%	4.95%
2	0.68%	3.38%	-2.70%	-0.45%	3.07%	-3.52%	1.19%	2.89%	-1.70%	3.42%	2.01%	1.41%
3	5.30%	1.84%	3.46%	3.99%	-3.34%	7.33%	4.55%	2.87%	1.68%	4.01%	2.60%	1.41%
4	8.04%	-2.25%	10.29%	1.05%	-0.41%	1.46%	2.05%	0.33%	1.72%	3.43%	0.59%	2.84%
5	10.28%	-0.86%	11.14%	5.08%	-0.21%	5.29%	2.60%	1.50%	1.10%	3.90%	1.25%	2.65%
6	1.20%	-4.48%	5.68%	4.03%	-1.69%	5.72%	5.18%	0.50%	4.68%	9.17%	12.39%	-3.22%
Total	7.00%	-0.30%	7.30%	3.92%	-0.23%	4.15%	3.67%	1.89%	1.78%	4.80%	3.48%	1.32%

Share Growth Trends

Region	2000			2001			2002			2003		
	UA FCU	All FCU	Difference	UA FCU	All FCU	Difference	UA FCU	All FCU	Difference	UA FCU	All FCU	Difference
1	6.26%	5.05%	1.21%	22.64%	12.87%	9.77%	16.27%	13.64%	2.63%	14.18%	10.78%	3.40%
2	2.20%	6.36%	-4.16%	16.76%	16.84%	-0.08%	12.84%	14.09%	-1.25%	10.83%	11.00%	-0.17%
3	9.82%	4.28%	5.54%	14.14%	5.53%	8.61%	12.41%	11.26%	1.15%	9.90%	10.45%	-0.55%
4	4.80%	-3.14%	7.94%	9.91%	9.61%	0.30%	8.39%	8.74%	-0.35%	7.15%	6.83%	0.32%
5	11.85%	1.29%	10.56%	14.28%	13.38%	0.90%	11.39%	9.53%	1.86%	8.13%	6.42%	1.71%
6	4.93%	-3.44%	8.37%	15.50%	11.59%	3.91%	9.73%	9.58%	0.15%	17.43%	19.81%	-2.38%
Total	9.76%	1.87%	7.89%	15.03%	11.90%	3.13%	11.90%	11.32%	0.58%	10.86%	11.33%	-0.47%

Loan Growth Trends

Region	2000			2001			2002			2003		
	UA FCU	All FCU	Difference	UA FCU	All FCU	Difference	UA FCU	All FCU	Difference	UA FCU	All FCU	Difference
1	15.09%	9.83%	5.26%	12.52%	7.26%	5.26%	16.03%	10.23%	5.80%	15.99%	11.10%	4.89%
2	8.14%	10.02%	-1.88%	6.17%	7.68%	-1.51%	8.84%	9.93%	-1.09%	10.83%	11.27%	-0.44%
3	10.79%	8.28%	2.51%	5.33%	-2.73%	8.06%	7.78%	5.95%	1.83%	10.91%	9.36%	1.55%
4	4.66%	-0.93%	5.59%	1.07%	2.79%	-1.72%	8.33%	4.50%	3.83%	8.07%	6.02%	2.05%
5	11.74%	5.28%	6.46%	12.06%	5.10%	6.96%	12.96%	7.66%	5.30%	9.48%	7.88%	1.60%
6	6.92%	3.19%	3.73%	14.62%	3.56%	11.06%	5.97%	1.51%	4.46%	17.67%	21.69%	-4.02%
Total	11.07%	6.26%	4.81%	9.66%	3.95%	5.71%	10.22%	6.74%	3.48%	11.78%	11.59%	0.19%

Year	Areas Added	Active UA FCUs at YE	FCUs Adding UA in Yr
2000	50	40	40
2001	278	196	163
2002	424	384	223
2003	269	487	170
Total	1,021		494

Note: The total number of FCUs involved in adding UAs to date counted only once.

Underserved Area Growth Trends 2000 - 2003 Cumulative

Membership Growth Trends

Region	Cumulative			Cumulative (annualized)		
	UA FCU	All FCU	Difference	UA FCU	All FCU	Difference
1	32.15%	7.34%	24.81%	8.04%	1.84%	6.20%
2	6.24%	11.84%	-5.60%	1.56%	2.96%	-1.40%
3	17.26%	3.90%	13.36%	4.32%	0.98%	3.34%
4	11.50%	-1.75%	13.25%	2.88%	-0.44%	3.31%
5	17.14%	1.67%	15.47%	4.29%	0.42%	3.87%
6	25.58%	5.58%	20.00%	6.40%	1.40%	5.00%
Total	17.43%	5.17%	12.26%	4.36%	1.29%	3.07%

237.14%

Share Growth Trends

Region	Cumulative			Cumulative (annualized)		
	UA FCU	All FCU	Difference	UA FCU	All FCU	Difference
1	73.39%	49.27%	24.12%	18.35%	12.32%	6.03%
2	47.51%	57.38%	-9.87%	11.88%	14.35%	-2.47%
3	52.03%	35.23%	16.80%	13.01%	8.81%	4.20%
4	35.83%	23.33%	12.50%	8.96%	5.83%	3.12%
5	50.78%	33.88%	16.90%	12.70%	8.47%	4.23%
6	63.66%	41.47%	22.19%	15.92%	10.37%	5.55%
Total	53.83%	41.28%	12.55%	13.46%	10.32%	3.14%

30.42%

Loan Growth Trends

Region	Cumulative			Cumulative (annualized)		
	UA FCU	All FCU	Difference	UA FCU	All FCU	Difference
1	82.28%	44.30%	37.98%	20.57%	11.07%	9.50%
2	39.18%	44.91%	-5.73%	9.80%	11.23%	-1.43%
3	41.20%	22.03%	19.17%	10.30%	5.51%	4.79%
4	33.27%	12.81%	20.46%	8.32%	3.20%	5.11%
5	51.24%	28.52%	22.72%	12.81%	7.13%	5.68%
6	59.20%	32.01%	27.19%	14.80%	8.00%	6.80%
Total	49.99%	31.57%	18.42%	12.50%	7.89%	4.61%

58.37%

Underserved Area Statistics - UA FCUs 2000 - 2003 Membership Growth Trends

Membership Growth Trends - UA FCUs

Region	2000				2001			
	UA 99	UA 00	Difference	Growth	UA 00	UA 01	Difference	Growth
1	142,054	145,968	3,914	2.76%	357,170	379,688	22,518	6.30%
2	120,827	121,648	821	0.68%	614,099	611,357	(2,742)	-0.45%
3	631,759	665,225	33,466	5.30%	1,483,248	1,542,402	59,154	3.99%
4	60,514	65,380	4,866	8.04%	362,725	366,534	3,809	1.05%
5	871,667	961,300	89,633	10.28%	2,329,261	2,447,611	118,350	5.08%
6	81,880	82,861	981	1.20%	679,705	707,103	27,398	4.03%
Total	1,908,701	2,042,382	133,681	7.00%	5,826,208	6,054,695	228,487	3.92%

Membership Growth Trends - UA FCUs

Region	2002				2003			
	UA 01	UA 02	Difference	Growth	UA 02	UA 03	Difference	Growth
1	863,678	930,475	66,797	7.73%	1,457,307	1,590,916	133,609	9.17%
2	1,165,605	1,179,502	13,897	1.19%	3,338,781	3,469,056	130,275	3.90%
3	2,775,467	2,901,714	126,247	4.55%	1,017,873	1,052,811	34,938	3.43%
4	928,059	947,049	18,990	2.05%	3,253,910	3,384,249	130,339	4.01%
5	2,980,302	3,057,846	77,544	2.60%	1,600,709	1,655,398	54,689	3.42%
6	1,045,904	1,100,125	54,221	5.18%	1,179,119	1,263,375	84,256	7.15%
Total	9,759,015	10,116,711	357,696	3.67%	11,847,699	12,415,805	568,106	4.80%

Membership Growth Trends - All FCUs

Region	2000				2001			
	FCU 99	FCU 00	Difference	Growth	FCU 01	Difference	Growth	
1	5,435,192	5,476,719	41,527	0.76%	5,544,234	67,515	1.23%	
2	9,074,313	9,380,853	306,540	3.38%	9,669,065	288,212	3.07%	
3	8,779,061	8,941,005	161,944	1.84%	8,641,939	(299,066)	-3.34%	
4	5,309,210	5,189,737	(119,473)	-2.25%	5,168,714	(21,023)	-0.41%	
5	7,826,577	7,759,018	(67,559)	-0.86%	7,742,683	(16,335)	-0.21%	
6	7,459,867	7,125,302	(334,565)	-4.48%	7,004,669	(120,633)	-1.69%	
Total	43,884,220	43,872,634	(11,586)	-0.03%	43,771,304	(101,330)	-0.23%	

Membership Growth Trends - All FCUs

Region	2002			2003		
	FCU 02	Difference	Growth	FCU 03	Difference	Growth
1	5,708,493	164,259	2.96%	5,834,027	125,534	2.20%
2	9,948,120	279,055	2.89%	10,148,474	200,354	2.01%
3	8,889,661	247,722	2.87%	9,121,113	231,452	2.60%
4	5,185,985	17,271	0.33%	5,216,416	30,431	0.59%
5	7,859,208	116,525	1.50%	7,957,297	98,089	1.25%
6	7,007,882	3,213	0.05%	7,875,906	868,024	12.39%
Total	44,599,349	828,045	1.89%	46,153,233	1,553,884	3.48%

Underserved Area Statistics - UA FCUs 2000 - 2003 Share Growth Trends

Share Growth Trends - UA FCUs

Region	2000				2001			
	UA 99	UA 00	Difference	Growth	UA 00	UA 01	Difference	Growth
1	721,573,231	766,778,805	45,205,574	6.26%	2,102,693,822	2,578,706,632	476,012,810	22.64%
2	451,440,877	461,374,364	9,933,487	2.20%	2,134,134,391	2,491,710,802	357,576,411	16.76%
3	2,500,726,318	2,746,201,909	245,475,591	9.82%	6,160,268,341	7,031,044,190	870,775,849	14.14%
4	231,857,100	242,976,997	11,119,897	4.80%	1,505,639,354	1,654,794,982	149,155,628	9.91%
5	4,300,057,781	4,809,402,862	509,345,081	11.85%	11,025,697,303	12,600,534,644	1,574,837,341	14.28%
6	411,604,892	431,916,240	20,311,348	4.93%	3,867,026,404	4,466,522,805	599,496,401	15.50%
Total	8,617,260,199	9,458,651,177	841,390,978	9.76%	26,795,459,615	30,823,314,055	4,027,854,440	15.03%

Share Growth Trends - UA FCUs

Region	2002				2003			
	UA 01	UA 02	Difference	Growth	UA 02	UA 03	Difference	Growth
1	5,762,631,388	6,699,974,884	937,343,496	16.27%	8,598,682,886	9,818,286,689	1,219,603,803	14.18%
2	5,227,002,738	5,897,968,365	670,965,627	12.84%	7,978,093,510	8,842,129,839	864,036,329	10.83%
3	13,934,920,433	15,664,156,960	1,729,236,527	12.41%	17,767,499,390	19,526,252,009	1,758,752,619	9.90%
4	4,367,850,447	4,734,484,027	366,633,580	8.39%	5,078,308,458	5,441,533,135	363,224,677	7.15%
5	15,770,268,490	17,566,666,472	1,796,397,982	11.39%	19,352,409,043	20,926,631,909	1,574,222,866	8.13%
6	6,379,077,556	6,999,887,339	620,809,783	9.73%	9,167,805,308	10,765,535,811	1,597,730,503	17.43%
Total	51,441,751,052	57,563,138,047	6,121,386,995	11.90%	67,942,798,595	75,320,369,392	7,377,570,797	10.86%

Share Growth Trends - All FCUs

Region	2000				2001		
	FCU 99	FCU 00	Difference	Growth	FCU 01	Difference	Growth
1	27,222,441,299	28,595,953,924	1,373,512,625	5.05%	32,277,241,420	3,681,287,496	12.87%
2	41,739,064,979	44,392,397,731	2,653,332,752	6.36%	51,870,049,138	7,477,651,407	16.84%
3	35,812,660,456	37,346,076,433	1,533,415,977	4.28%	39,410,200,478	2,064,124,045	5.53%
4	22,951,975,327	22,231,848,092	(720,127,235)	-3.14%	24,369,085,100	2,137,237,008	9.61%
5	36,453,085,652	36,925,022,572	471,936,920	1.29%	41,865,133,266	4,940,110,694	13.38%
6	42,144,745,151	40,696,398,109	(1,448,347,042)	-3.44%	45,413,868,054	4,717,469,945	11.59%
Total	206,323,972,864	210,187,696,861	3,863,723,997	1.87%	235,205,577,456	25,017,880,595	11.90%

Share Growth Trends - All FCUs

Region	2002			2003		
	FCU 02	Difference	Growth	FCU 03	Difference	Growth
1	36,679,989,975	4,402,748,555	13.64%	40,635,743,277	3,955,753,302	10.78%
2	59,180,836,024	7,310,786,886	14.09%	65,689,588,374	6,508,752,350	11.00%
3	43,848,801,273	4,438,600,795	11.26%	48,430,102,954	4,581,301,681	10.45%
4	26,498,141,345	2,129,056,245	8.74%	28,307,090,179	1,808,948,834	6.83%
5	45,856,623,888	3,991,490,622	9.53%	48,801,944,212	2,945,320,324	6.42%
6	49,763,029,360	4,349,161,306	9.58%	59,620,333,062	9,857,303,702	19.81%
Total	261,827,421,865	26,621,844,409	11.32%	291,484,802,058	29,657,380,193	11.33%

Underserved Area Statistics - UA FCUs 2000 - 2003 Loan Growth Trends

Loan Growth Trends - UA FCUs

Region	2000				2001			
	UA 99	UA 00	Difference	Growth	UA 00	UA 01	Difference	Growth
1	455,637,676	524,402,558	68,764,882	15.09%	1,402,534,531	1,578,186,000	175,651,469	12.52%
2	348,746,296	377,147,783	28,401,487	8.14%	1,670,111,067	1,773,079,370	102,968,303	6.17%
3	2,134,993,162	2,365,373,461	230,380,299	10.79%	5,330,041,939	5,613,877,614	283,835,675	5.33%
4	185,466,833	194,108,024	8,641,191	4.66%	1,311,936,541	1,325,941,619	14,005,078	1.07%
5	3,665,061,732	4,095,390,077	430,328,345	11.74%	9,168,494,987	10,274,082,825	1,105,587,838	12.06%
6	355,644,640	380,268,629	24,623,989	6.92%	2,875,341,853	3,295,713,609	420,371,756	14.62%
Total	7,145,550,339	7,936,690,532	791,140,193	11.07%	21,758,460,918	23,860,881,037	2,102,420,119	9.66%

Loan Growth Trends - UA FCUs

Region	2002				2003			
	UA 01	UA 02	Difference	Growth	UA 02	UA 03	Difference	Growth
1	4,155,634,486	4,821,652,173	666,017,687	16.03%	6,483,457,235	7,520,173,527	1,036,716,292	15.99%
2	3,703,981,051	4,031,550,149	327,569,098	8.84%	5,401,160,839	5,985,952,644	584,791,805	10.83%
3	10,920,225,400	11,770,009,044	849,783,644	7.78%	13,312,939,731	14,765,207,182	1,452,267,451	10.91%
4	3,472,028,526	3,761,285,880	289,257,354	8.33%	4,061,338,674	4,389,274,245	327,935,571	8.07%
5	12,586,156,836	14,217,188,926	1,631,032,090	12.96%	15,417,014,747	16,878,248,513	1,461,233,766	9.48%
6	4,793,926,701	5,080,277,319	286,350,618	5.97%	6,811,791,405	8,015,610,071	1,203,818,666	17.67%
Total	39,631,953,000	43,681,963,491	4,050,010,491	10.22%	51,487,702,631	57,554,466,182	6,066,763,551	11.78%

Loan Growth Trends - All FCUs

Region	2000				2001		
	FCU 99	FCU 00	Difference	Growth	FCU 01	Difference	Growth
1	19,380,997,366	21,286,450,558	1,905,453,192	9.83%	22,832,881,881	1,546,431,323	7.26%
2	31,568,175,075	34,729,918,163	3,161,743,088	10.02%	37,396,939,026	2,667,020,863	7.68%
3	27,947,781,145	30,260,992,415	2,313,211,270	8.28%	29,433,387,172	(827,605,243)	-2.73%
4	17,513,677,493	17,350,022,731	(163,654,762)	-0.93%	17,833,285,131	483,262,400	2.79%
5	28,269,418,212	29,763,447,039	1,494,028,827	5.28%	31,282,246,488	1,518,799,449	5.10%
6	29,519,553,006	30,461,681,491	942,128,485	3.19%	31,547,481,589	1,085,800,098	3.56%
Total	154,199,602,297	163,852,512,397	9,652,910,100	6.26%	170,326,221,287	6,473,708,890	3.95%

Loan Growth Trends - All FCUs

Region	2002			2003		
	FCU 02	Difference	Growth	FCU 03	Difference	Growth
1	25,168,820,456	2,335,938,575	10.23%	27,965,944,281	2,797,123,825	11.11%
2	41,111,847,136	3,714,908,110	9.93%	45,745,015,648	4,633,168,512	11.27%
3	31,185,426,210	1,752,039,038	5.95%	34,103,923,891	2,918,497,681	9.36%
4	18,636,355,704	803,070,573	4.50%	19,758,003,218	1,121,647,514	6.02%
5	33,678,242,035	2,395,995,547	7.66%	36,331,945,142	2,653,703,107	7.88%
6	32,022,751,799	475,270,210	1.51%	38,969,319,394	6,946,567,595	21.69%
Total	181,803,443,340	11,477,222,053	6.74%	202,874,151,574	21,070,708,234	11.59%